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Appl. No. 10/710,335
Attorney Docket No. 70655.3200

CLAIM LISTING

Amendments to the claims are reflected in the following listing, which replaces any and all prior versions and listings of claims in the present application:

Amendments to the Claims:

1.   (Currently Amended)   A method for facilitating biometric security in a smartcard transaction system, said method comprising:

~~accessing at least one of a partner file structure and a common file structure stored on a smartcard having an integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder;~~

~~said second application comprising said common file structure and said partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to a file in said common file structure;~~

determining if a transaction violates a preset transaction limitation;

notifying a user to proffer a biometric sample to verify an identity of said user;

detecting a proffered biometric sample at a sensor communicating with said system;

generating data representing said proffered biometric sample;

using said data representing said proffered biometric sample as a variable in an encryption calculation to secure at least one of user data and transaction data;

verifying said proffered biometric sample; and

authorizing said transaction to proceed ~~using at least one of said partner file structure and said common file structure~~ upon verification of said proffered biometric sample.

2.   (Previously Presented)   The method of claim 1, wherein said step of determining if said transaction violates said preset transaction limitation includes determining if said transaction is at least one of a purchase exceeding an established per purchase spending limit, a purchase

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exceeding a preset number of transactions, any portion of a purchase using non-monetary funds, and a purchase exceeding an established limit.

3.   (Previously Presented) The method of claim 1, wherein said step of notifying includes providing notification by at least one of an audible signal, a visual signal, an optical signal, a mechanical signal, a vibration, blinking, signaling, beeping, providing an olfactory signal, providing a physical touch signal, and providing a temperature signal to said user.

4.   (Previously Presented) The method of claim 1, wherein said step of detecting further includes detecting said proffered biometric sample at said sensor communicating with said system via at least one of a smartcard, a reader, and a network.

5.   (Currently Amended) The method of claim 1, further comprising accessing at least one of a partner file structure and a common file structure stored on a smartcard having an integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder; and

said second application comprising said common file structure and said partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to a file in said common file structure wherein said step of detecting includes at least one of: storing, and processing said proffered biometric sample.

6.   (Currently Amended) The method of claim 5 1, further comprising accessing card-holder preferences relating to at least one of rental cars, hotel reservations, and air travel in said first partner file structure.

7.   (Currently Amended) The method of claim 1, further comprising using said data representing said proffered biometric sample as at least one of a private key and a public key to facilitate encryption security associated with said transaction wherein said step of detecting includes logging each said proffered biometric sample.

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8.   (Currently Amended)   The method of claim 1, further comprising using said data representing said proffered biometric sample in generating a message authentication code wherein said step of detecting includes at least one of detecting, processing and storing a second proffered biometric sample.

9.   (Previously Presented)   The method of claim 1, wherein said step of verifying includes comparing said proffered biometric sample with a stored biometric sample.

10.   (Previously Presented)   The method of claim 9, wherein comparing said proffered biometric sample with said stored biometric sample includes comparing said proffered biometric sample with a biometric sample of at least one of a criminal, a terrorist, and a cardmember.

11.   (Previously Presented)   The method of claim 1, wherein said step of verifying includes verifying said proffered biometric sample using information contained on at least one of a local database, a remote database, and a third-party controlled database.

12.   (Currently Amended)   The method of claim 1, further comprising using said data representing said proffered biometric sample to provide substantially simultaneous access to goods and initiation of authentication for a subsequent purchase of said goods wherein said step of verifying includes verifying said proffered biometric sample using one of a local CPU and a third-party security vendor.

13.   (Previously Presented)   The method of claim 1, wherein said step of detecting said proffered biometric sample at said biometric sensor includes detecting said proffered biometric sample at at least one of: a retinal scan sensor, an iris scan sensor, a fingerprint sensor, a hand print sensor, a hand geometry sensor, a voice print sensor, a vascular sensor, a facial sensor, an ear sensor, a signature sensor, a keystroke sensor, an olfactory sensor, an auditory emissions sensor, and a DNA sensor.

14.   (Previously Presented)   The method of claim 1, further comprising a step of requiring submission of a personal identification number at said biometric sensor after said step of verifying said proffered biometric sample and before said step of authorizing said transaction to proceed.

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15.   (Previously Presented) The method of claim 1, further comprising facilitating a selection of an account from at least two accounts to facilitate said step of authorizing said transaction.

16.   (Previously Presented) The method of claim 1, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

17.   (Previously Presented) The method of claim 1, further comprising requiring a second proffered biometric sample to override said preset transaction limitation.

18.   (Previously Presented) The method of claim 9, wherein said stored biometric sample is stored by one of a third-party biometric security vendor and a governmental agency.

19.   (Currently Amended) The method of claim 5 1, further comprising updating said card-holder preferences relating to at least one of rental cars, hotel reservations, and air travel in said first partner file structure.

20.   (Currently Amended) The method of claim 5 17, further comprising writing to at least one of said partner file structure and said common file structure to program said smartcard as a room key.

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